Why in-network dentists are still the first choice

Despite growing consumer choice and the shifting expectations of consumers within the healthcare space, in-network participation remains one of the most decisive factors in how patients ultimately choose their dentist. New national research conducted by Humana shows that the majority of U.S. adults who make dental insurance decisions for their household are more likely to select a provider based on network status, and that preference has only gotten stronger over the last year.[1]

For dental practices evaluating their growth strategies, these findings serve to show that the continued relevance of in-network participation continues to be a fundamental driver of patient decision making.[1]

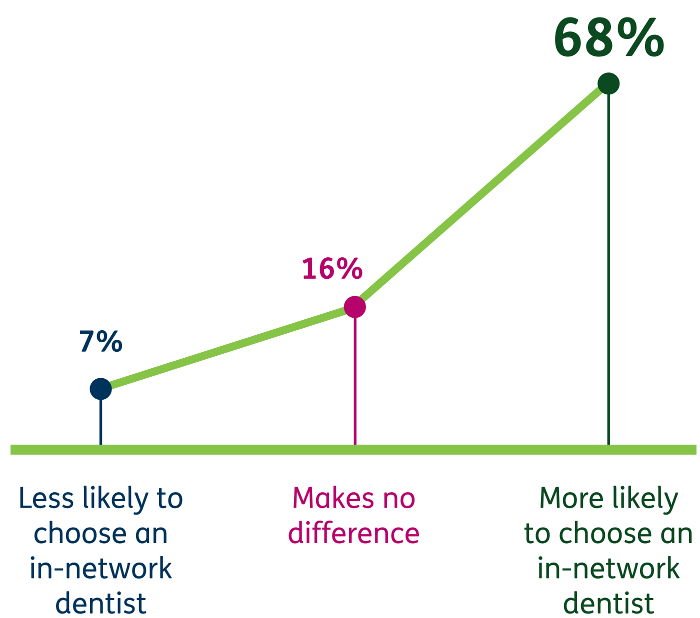
In-network status remains a primary decision driver

According to the research conducted by Humana, among U.S. adults who make dental insurance decisions for their household, 68% say they are more likely to choose a dentist if that provider is in network, while only 7% reported being less likely to choose an in-network dentist.[1] 16% of those that participated in the research study said that it made no difference in their decision making.[1]

These findings suggest that for most patients, network alignment is foundational in their decision making. This is especially true when taking into consideration that when beginning their search for a dentist, many patients start within their insurance network to narrow their selection criteria before evaluating most other attributes of practices and practitioners.

According to the research, the data also indicates that this preference is strengthening. Compared to November 2024, the share of adults who say they are more likely to choose an in-network dentist has increased by 4%, while the share who are less likely has declined by 3%.[1] There are a multitude of factors as to why consumers are trending toward in-network dentists, but it does signal that this preference continues to grow in importance.

Most dental insurance decision makers lean toward in-network care



Source:
1. "Humana Dental Insurance," Opinium Research, June 2025. National survey of 2,000 U.S. adults who make dental insurance decisions for their household.

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Generational differences: stability vs. flexibility

However, while in-network preference is strong overall, when broken down by generational preferences, the data shows some meaningful nuances. Among adults aged 55-74, 74% say they are more likely to seek out an in-network dentist, whereas only 59% of adults aged 18-24 report the same.[1]

This likely stems from the need for older adults to have greater cost predictability, which in-network participation provides. By contrast, younger adults, while still more likely than not to prefer in-network care, have greater flexibility in where they get their dental care. These generational distinctions don't necessarily suggest a decline in the importance of network participation, but rather, they point to differing expectations and communication needs across the different age groups.

Preference for in-network dentists is strongest among older adults

74%[1] of adults aged 55-74 are more likely to choose an in-network dentist

59%[1] of adults aged 18-24 say the same

In-network participation and patient acquisition

From a practice perspective, network participation plays a direct role in visibility. Because most decision makers begin their search within their insurance network, in-network status effectively determines whether a provider appears in that initial pool of options. For the 68% of decision makers who prioritize in-network alignment, participation expands whether or not a practice is more discoverable and positions it for consideration before any other differentiators come into play.[1] In this context, in-network participation functions less as a promotional benefit and more as a structural gateway to patient acquisition.

While in-network status influences where patients begin their search, cost alignment often shapes whether they follow through with care. For many decision makers, affordability and predictability remain central to provider selection.

Source:

1. "Humana Dental Insurance," Opinium Research, June 2025. National survey of 2,000 U.S. adults who make dental insurance decisions for their household.

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Affordability and predictability

Financial alignment remains central to patient decision making across healthcare, because even though patients value experience and convenience, the research shows that unexpected costs and coverage limitations rank among their top frustrations in dental care.[1]

That's why in-network participation is so critical. It can reduce uncertainty around out-of-pocket costs and help patients make more informed treatment decisions because they may be more familiar with their coverage and know what to expect. For those families weighing affordability, that alignment may influence whether they move forward with care, and with which provider.

Retention and continuity

Network participation also intersects with retention. Among those who remain with a specific dentist, in-network status is cited as the top reason for staying (46%)[1], suggesting that for many, in-network participation is not only a factor in initial selection, but that it's also integral to forming long-standing relationships. Long-term loyalty is never guaranteed, but practices that align with patient coverage preferences may reduce the amount of friction patients and families are likely to experience and that could otherwise prompt reconsideration or moving to a competing practice, altogether.

Preference for in-network care is increasing

- Likelihood to choose an in-network dentist has increased by 4%[1] since November 2024
- The share saying they are less likely has declined by 3%[1]

What these findings indicate

In-network participation remains closely aligned with how patients search for and select dental providers. Across age groups, a majority of decision makers indicate they are more likely to choose a dentist based on network status, and year-over-year data shows that preference continues to trend upward.[1]

The enduring relevance of in-network care

The healthcare industry and how (and when) families get their care is in the midst of an ongoing evolution, but the research confirms that in-network status remains a central and durable factor in dental decision making. A clear majority of dental insurance decision makers still prefer in-network providers, older adults demonstrate an especially strong preference for in-network status, and the overall likelihood for all groups to choose in-network care is rising year-over-year[1].

For dental practices evaluating how to position themselves in a competitive landscape, these findings reinforce the simple, practical reality that in-network participation remains closely aligned with how patients search, select, and stay wit a dentist.

Source:

1. "Humana Dental Insurance," Opinium Research, June 2025. National survey of 2,000 U.S. adults who make dental insurance decisions for their household.

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